

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

LISA BRIDGE, et al.,

Plaintiffs,

vs.

OCWEN FEDERAL BANK FSB, et al.,

Defendants.

Case No. 1:07-cv-02739

JUDGE DAVID D. DOWD, JR.

Magistrate Judge Gallas

AFFIDAVIT

STATE OF ALABAMA)
) ss:
COUNTY OF JEFFERSON)

Crystal M. Kearse, of lawful age and duly sworn upon oath, deposes and states as follows:

1. I am employed as a loan analyst by Ocwen Financial Corporation ("OFC"), the parent company of Ocwen Loan Servicing, LLC, successor in interest to Ocwen Federal Bank, FSB ("Ocwen"). Ocwen is the servicer and attorney-in-fact for Defendant Deutsche Bank National Trust Company f/k/a Bankers Trust Company of California, N.A., as Trustee for Aames Mortgage Trust 2002-1 Mortgage Pass-Through Certificates, Series 2002-1 ("Deutsche Bank").

2. I am over the age of 21, and I am competent to and am authorized to make this affidavit.

3. I have reviewed copies of loan origination documents pertaining to the subject loan and other relevant documents, and have knowledge of their contents. I have also reviewed the transaction history of Plaintiffs Lisa Bridge and William Bridge.

4. I make this affidavit based on my own personal knowledge obtained from reviewing Ocwen's records which include, but are not limited to, the documents attached to and referenced in this affidavit.

5. As a part of my job, I serve as a business records custodian for Ocwen's servicing documents and loan records for individual borrowers.

6. All documents attached to this Affidavit are business records of Ocwen. These records are kept by Ocwen in the regular course of its business, and it is the regular course of practice of Ocwen for an employee or representative with knowledge of the act, event, condition, or opinion recorded to make the record or to transmit information thereof to be included in such records, and the record was made at or near the time or reasonably soon thereafter.

7. The note, recorded mortgage, and assignment of mortgage/note attached to here as Exhibits A-1, A-2, and A-3, respectively, are true and correct copies of the documents obtained by Deutsche Bank.

8. Deutsche Bank is the current holder of the subject note and mortgage.

9. Deutsche Bank acquired the loan effective March 1, 2002 from Aames Funding Corporation d/b/a/ Aames Home Loan ("Aames"), as detailed in the Pooling and Servicing Agreement between Aames and Deutsche Bank, which is publically available on the Securities and Exchange Commission website at:

<http://www.sec.gov/Archives/edgar/data/1169899/000095013602001048/file002.txt>.

10. Ocwen is the current servicer of the Loan.

11. Ocwen began servicing the loan on May 1, 2002.

12. Because Ocwen began servicing the loan on May 1, 2002, its internal system did not detail the effective date of Deutsche Bank's acquisition of the loan.

13. On April 15, 2002, Bankers Trust Company of California, National Association was renamed to Deutsche Bank National Trust Company.

14. Deutsche Bank took possession of the Note for value and in good faith, with no knowledge of the claims now being asserted.

15. Deutsche Bank is not a successor entity to Aames.

16. Deutsche Bank is not an affiliate or subsidiary or otherwise related to Aames.

17. The transaction histories attached to this affidavit as Exhibit A-4 are a true and correct copy of the payment records of Plaintiffs' loan as previously produced to Plaintiffs, plus an updated copy showing 2007 payments, plus a print-out of the escrow advances on the loan.

18. When Ocwen began servicing the Loan, Plaintiff Lisa Bridge was not in default and was due for the May 1, 2002 payment.

19. Plaintiff Lisa Bridge is now in default on the loan, has not paid off the Loan, and is due for the November 1, 2007 payment.

20. Deutsche Bank has elected to accelerate and demand the entire amount due on the Note, resulting in the remaining principal amount becoming immediately due and payable, along with all accrued interest, expenses, and attorney's fees as provided by the Note and Mortgage.

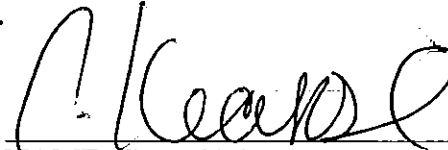
21. The document attached hereto as Exhibit A-5 is a copy of the September 2007 demand letter sent to Plaintiff Lisa Bridge.

22. In 2009, Ocwen obtained the original Note, which was endorsed, from the vault in which it had been kept since 2002 and forwarded to its counsel in this matter.

23. As of August 2, 2013, Plaintiff Lisa Bridge owes on the Loan principal (\$450,899.83) plus interest (\$226,309.21) plus escrow advances (\$86,244.25) plus late charges/costs/fees (\$23,237.38) for a total of \$786,690.67, plus per diem interest of \$107.71 plus

any escrow advances after August 2, 2013, plus attorney fees, after allowing due credit to Plaintiff Lisa Bridge for all payments made.

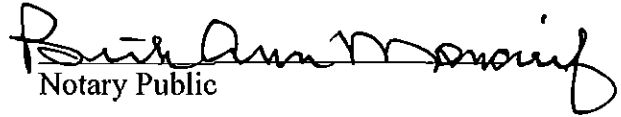
FURTHER AFFIANT SAYETH NAUGHT.



NAME: Crystal M. Kearse

TITLE: Loan Analyst, Ocwen

Subscribed and sworn to before me, a notary public in and for said county and state, on the 5 day of August, 2013.


Notary Public

My commission expires: 9/8/13

